

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-21681-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Wisnovsky	Linda Wisnovsky
3 Wendy Ter	3 Wendy Ter
Garfield, NJ 07026-1127	Garfield, NJ 07026-1127

Social Security No.:

xxx-xx-1508	xxx-xx-8465
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Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 12/18/2023 and a confirmation hearing on such Plan has been scheduled for 3/27/24.

The debtor filed a Modified Plan on 4/10/24 and a confirmation hearing on the Modified Plan is scheduled for 3/7/24. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 8, 2024  
JAN:

Jeanne Naughton  
Clerk

In re:  
Michael Wisnovsky  
Linda Wisnovsky  
Debtors

Case No. 23-21681-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Mar 08, 2024

User: admin  
Form ID: 186

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	Michael Wisnovsky, Linda Wisnovsky, 3 Wendy Ter, Garfield, NJ 07026-1127
520114514	+ Denise Carlon, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520114520	#+ Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
520114522	PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
520114524	Quality Dental Care, P.C., 34 Wisse St Ste 23, Lodi, NJ 07644-3828
520114537	Telecom Self Reported/DisneyPlus, PO Box 4500, Allen, TX 75013-1311
520114538	Telecom Self Reported/Netflix, PO Box 4500, Allen, TX 75013-1311
520114539	Telecom Self Reported/Verizon, PO Box 4500, Allen, TX 75013-1311
520114541	Utility Self Reported/Public Service Ent, PO Box 4500, Allen, TX 75013-1311
520114543	Webbank/LendingClub Corporation, 595 Market St Ste 200, San Francisco, CA 94105-2802

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 08 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520114502	Email/Text: legal@arsnational.com	Mar 08 2024 20:54:00	ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
520114511	Email/Text: customercareus@creditcropsolutionsinc.com	Mar 08 2024 20:53:00	Credit Corp Solutions Inc., 121 W Election Rd Ste 200, Draper, UT 84020-7766
520127274	Email/Text: BKPT@cfna.com	Mar 08 2024 20:53:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
520114503	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2024 20:51:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520114504	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2024 20:52:04	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
520121612	+ Email/PDF: ebn_ais@aisinfo.com	Mar 08 2024 21:03:53	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520114505	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2024 20:51:27	Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253
520167055	+ Email/Text: bnc@bass-associates.com	Mar 08 2024 20:53:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
520114506	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:04:03	Citicards CBNA, 5800 S Corporate Pl, Sioux

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520114507	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Falls, SD 57108-5027
		Mar 08 2024 20:54:00	Comenity Bank/Avenue, PO Box 182789, Columbus, OH 43218-2789
520114508	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
520114509	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Comenity Bank/Pier 1, PO Box 182789, Columbus, OH 43218-2789
520114510	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		Comenity Bank/Womnwthn, PO Box 182789, Columbus, OH 43218-2789
520114512	Email/Text: BKPT@cfna.com	Mar 08 2024 20:53:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
520114513	Email/PDF: creditonebknotifications@resurgent.com	Mar 08 2024 21:04:06	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
520114515	Email/Text: mrdiscen@discover.com	Mar 08 2024 20:53:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
520122594	Email/Text: mrdiscen@discover.com	Mar 08 2024 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520114516	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 08 2024 20:53:00	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520114517	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 08 2024 20:52:17	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
520114518	Email/Text: PBNCNotifications@perituservices.com	Mar 08 2024 20:53:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
520147045	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2024 21:04:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520114519	Email/Text: ml-ebn@missionlane.com	Mar 08 2024 20:53:00	Mission Lane, LLC, PO Box 105286, Atlanta, GA 30348-5286
520115101	Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 08 2024 20:53:00	Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
520169409	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 08 2024 20:53:00	Nissan-Infiniti LT LLC, fka Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
520114521	Email/PDF: cbp@omf.com	Mar 08 2024 20:52:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
520138518	+ Email/PDF: cbp@omf.com	Mar 08 2024 20:51:29	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520171427	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2024 20:53:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
520170211	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 08 2024 21:04:14	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520114523	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 08 2024 21:04:09	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
520120526	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520122464	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2024 20:54:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
520114528	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 21:04:07	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
520114529	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 20:51:59	SYNCB/HSN, PO Box 965017, Orlando, FL 32896-5017
520114530	Email/PDF: ais.sync.ebn@aisinfo.com		

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520114531	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 21:03:58	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
520114532	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 20:51:59	SYNCB/LA-Z Boy, c/o PO Box 965036, Orlando, FL 32896-5036
520114533	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 20:51:59	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
520114534	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 20:50:57	SYNCB/PC Richards, PO Box 965036, Orlando, FL 32896-5036
520114535	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 21:04:02	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
520114535	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 08 2024 20:51:36	SYNCB/TJX CO PLCC, PO Box 965015, Orlando, FL 32896-5015
520114525	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 08 2024 20:54:00	Santander Consumer USA, Inc., dba, Chrysler Capital PO Box 961245, Fort Worth, TX 76161-0244
520131819	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 08 2024 20:54:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
520114526	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:04:02	Sears/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114527	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:04:10	Shell/ Citibank CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114536	+ Email/PDF: ebn_ais@aisinfo.com	Mar 08 2024 21:03:53	Synchrony Bank by AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520114540	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2024 21:04:13	The Home Depot/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114542	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 08 2024 20:54:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2024 at the address(es) listed below:

District/off: 0312-2

User: admin

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**Name**                   **Email Address**

Brian Gregory Hannon

on behalf of Debtor Michael Wisnovsky bhannon@norgaardfirm.com  
amartinez@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang  
.b124931@notify.bestcase.com

Brian Gregory Hannon

on behalf of Joint Debtor Linda Wisnovsky bhannon@norgaardfirm.com  
amartinez@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang  
.b124931@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5